

Debtor 1 TRACEY L. SAPKO

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-22107JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: BANK OF AMERICA** Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account 6 5 6 8

Property Address: 989 NEWELL RD
FAYETTE CITY PA 15438

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>2,759.94</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>2,759.94</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>2,759.94</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,085.50

The next postpetition payment is due on

7 / 1 / 2018
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 08/09/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **TRACEY L. SAPKO**
Name

Case number (if known) **13-22107JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
09/29/2014	0909979	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	23.68
10/29/2014	0914145	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	109.92
11/24/2014	0918172	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	109.87
12/22/2014	0922830	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	109.72
01/27/2015	0926798	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	262.50
02/24/2015	0930989	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	109.44
03/26/2015	0935007	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	261.83
04/24/2015	0939153	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	109.16
05/26/2015	0943321	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	109.02
06/23/2015	0947335	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	112.20
07/28/2015	0951289	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	266.00
08/26/2015	0955401	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	105.47
09/28/2015	0959388	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	102.82
10/26/2015	0963264	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	255.56
11/24/2015	0967373	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	105.05
12/22/2015	0971483	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	104.92
01/26/2016	0975468	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	254.56
02/24/2016	0979476	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	104.64
03/28/2016	0983412	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	143.58
				<u>2,759.94</u>

MORTGAGE REGULAR PAYMENT (Part 3)

08/27/2013	0856864	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	827.34
09/26/2013	0861029	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	568.44
10/25/2013	0865141	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,089.28
11/22/2013	0869224	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,279.61
12/23/2013	0873239	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	963.17
01/28/2014	0877266	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,324.79
02/25/2014	0881447	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,116.63
03/25/2014	0885478	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,159.95
04/25/2014	0889535	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,490.30
05/28/2014	0893669	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,218.49
06/25/2014	0897733	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,235.93
07/24/2014	0901832	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,558.65
08/26/2014	0905929	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,254.60
09/29/2014	0909979	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,415.88
10/29/2014	0914145	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
11/24/2014	0918172	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
12/22/2014	0922830	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
01/27/2015	0926798	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
02/24/2015	0930989	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
03/26/2015	0935007	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
04/24/2015	0939153	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
05/26/2015	0943321	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
06/23/2015	0947335	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
07/28/2015	0951289	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,033.54
08/26/2015	0955401	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
09/28/2015	0959388	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
10/26/2015	0963264	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
11/24/2015	0967373	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
12/22/2015	0971483	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
01/26/2016	0975468	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
02/24/2016	0979476	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
03/28/2016	0983412	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
04/22/2016	0987736	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
05/24/2016	0991661	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
06/27/2016	1000386	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
07/26/2016	1004384	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
08/26/2016	1008350	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
09/27/2016	1012382	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
10/26/2016	1016305	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
11/21/2016	1019725	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
12/21/2016	1022979	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54

Debtor 1 **TRACEY L. SAPKO**
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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/27/2017	1026361	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
02/24/2017	1029856	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	937.50
03/28/2017	1033227	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,129.58
04/21/2017	1036618	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
05/25/2017	1039867	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
06/27/2017	1043212	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
07/25/2017	1046569	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
08/25/2017	1049881	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	941.08
09/26/2017	1053215	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,126.00
10/25/2017	1056593	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
11/21/2017	1059929	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	945.82
12/21/2017	1063149	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,121.26
01/25/2018	1066553	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
02/23/2018	1069787	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
03/28/2018	1072950	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
04/24/2018	1076179	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
05/25/2018	1079398	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,033.54
06/22/2018	1082653	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	914.92
07/26/2018	1085752	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	663.40
				<u>64,557.14</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

TRACEY L. SAPKO
989 NEWELL ROAD
FAYETTE CITY, PA 15438

MICHELLE L WATSON ESQ*
202 1/2 4TH ST
MONONGAHELA, PA 15063

BANK OF AMERICA**
RETAIL PAYMENT SERVICES
PO BOX 660933
DALLAS, TX 75266-0933

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

8/9/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee